

"To promote Christian ideals for agriculture and rural life; to interpret the spiritual and religious values which inhere in the processes of agriculture and the relationships of rural life; to magnify and dignify the rural church; to provide a means of fellowship and cooperation among rural agencies: *Toward a Christian Rural Civilization.*"

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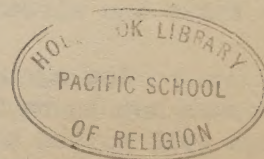
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THE CHURCH AND THE FAMILY FARM

I

MAINTAINING THE FAMILY FARM

By I. W. Moomaw*



We are told that with the full use of machinery and very large farms, seven per cent of our people could do all the farming necessary. That may be true but the real question is: What type of farms shall we strive to maintain? Would the better interests of our country and the people be as well served by concentrating ownership and management still more, allowing the five million families thus displaced to depend on relief or whatever work they might find? Very large farms are on the increase. According to the 1940 census 34.3 per cent of all land in farms was held in units of 1,000 acres or more while in 1920 only 23.6 per cent of all land was occupied by such farms. On these farms absentee ownership is common. Farming as a way of life disappears. The family, the school, the church and other forms of community life suffer. In one of our older communities a corporation farm of 2,650 acres has recently been formed. Absentee ownership had been prevalent there for quite some time and the church was closed in 1942.

A certain number of larger farms, like factories, will always be essential for special purposes. However, the owner-operated family type farm, large enough to permit the use of labor-saving machinery and to provide full employment and a satisfactory living for the operator and his family has long been accepted as the typical American farm. Our farm homes and many other institutions, including democratic ways of life and government, are dependent to a large extent upon this form of ownership. The number of these farms is steadily decreasing. In 1920, 24.8 per cent of all farms were in a group ranging in size from 100 to 174 acres. By 1940 only 21 per cent of all farms were in this class. The size of the family type farm will vary with climate, the kind of soil, location, size of family and other factors. We have known families to live well and use an optimum amount of laborsaving equipment on farms of eighty acres or less. In many instances efficiency in management and quality of husbandry are of more importance than acreage.

A trial study of membership trends in seventy of our open country churches during the past twenty-two years reveals that the future of many depends to a large extent upon what happens to the farm home. We have passed through a period when farms were often disposed of indiscriminately, without full regard to their place in the community structure. Individual families were often helpless and the community was slow

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to protect this rightful heritage of its youth. In turning now to the promotion of family farm ownership in tangible ways, the church can perform an invaluable service for youth and at the same time strengthen its own position.

The deep Black Hawk soil of Iowa was purchased from the red man at 12 cents per acre. Even two generations ago good land was available at prices around \$15 per acre. To obtain it was relatively simple compared with today when the same land, after heavy cropping, often sells for eight times as much. Prices of land tend to be influenced more by its speculative value than its agricultural worth. Those investing funds earned in occupations more lucrative than farming can outbid the man who is interested only in a farm home. In one district, of all farms sold between January 1 and April 1, 1944, only 23 per cent were bought by tenants. Farm owners who already owned land bought 28 per cent of the farms. Urban investors bought 36 per cent, and speculators, 13 per cent.* In other words, of all farms sold, 77 per cent went either to those who already had land, or to nonfarmers.

The agricultural ladder by which people formerly attained home ownership appears not to be operating well today. The customary mortgage contract seems to be less well suited to the needs of those starting at the bottom than it was formerly when equipment costs were lower and land cheaper. If the purchase of a farm is deferred until a couple has accumulated enough to make the assuming of a mortgage seem safe they will be around thirty-five years of age, or older. Family expenses are then nearing their peak and health factors more frequently enter in. Risk is increased unnecessarily and foreclosure in such cases has been common. Much of the history of some rural churches between 1917 and 1944 was written by the county recorder. Mortgage loans have served and will continue to serve a useful purpose for many, but under prevailing circumstances the terms of payment must be kept more flexible in order to provide for decreasing income from the land.

The rental purchase plan seems well adapted to the needs of those starting from the bottom. This plan, developed especially for areas of uncertain climate and income, protects both buyer and seller. Briefly, payments for land are in the form of rent, either cash or share. A man who is qualified can safely begin paying on a place as early as arrangements can be made. We found one young man who had begun paying for his farm at the age of twenty-four. Since the purchaser is a co-owner from the start the place is better cared for than under renting. Payments may be spread over a longer or shorter period of time and details vary with local needs. Title to the land is transferred when the total of rent payments equals the value of the farm plus interest on unpaid balances. There has been sufficient experience with this plan of transfer to give us confidence in it. The main things are that the farm be correctly appraised at the outset and that both buyer and seller are prepared to deal fairly with each other.

Retiring farmers who still wish to maintain some interest in farming have found this plan of transfer highly satisfactory. It is well suited to the transfer of land within the family, as from father to son. The responsibility of the heirs in such event is to see that the land is moderately priced. Too often the son or the daughter who remains on the land is forced to shoulder a heavy mortgage and spend the rest of his years in the payment of legacy to the other heirs. Those who have been reared and educated and are established in other occupations have already received much from the home place. We can hardly hope for family stability on the land as long as each generation taking over has to assume a burden of debt, often out of proportion to the income from the land.

Many young people will soon be looking for places to settle. It would be a fine thing if those having farms to sell would seek out a couple and effect a trans.

*Garber, W. B., An Appraisal of Farm Land Values.

Needed Adjustments

Major changes needed in the land-tenure situation are: (1) Expansion of the farm-credit, tenant-purchase, and rural-rehabilitation programs to increase farm home ownership; (2) state or federal legislation to discourage concentration of control over farm land, absentee ownership, and unwarranted foreclosure; (3) improvement of the conditions under which farm tenants hold their land through better farm leases, up-to-date state laws governing landlord and tenant relations, and a widespread increase in father-son tenancy agreements; and (4) improvement of the plight of the sharecropper and farm laborer through effective collective bargaining, rural-housing programs, wages and hours and workmen's compensation legislation, extension of social security and group medical care to include these people, and development of home gardens and subsistence livestock enterprises for each family.

The Role of the Church

To achieve the goal of establishing and maintaining family farms in rural America, the Rural Church and Land Tenure Commission recommends that the Committee on Town and Country undertake:

1. To hold regional meetings of church and agricultural leaders in various sections of the United States as a first step toward the development of sound public opinion regarding the responsibilities for stewardship vested in those who own and till the soil, and to instill in all segments of the population--farm, village, town, and city--an appreciation of the close relationship of family farms to national well-being.
2. To hold a series of state and local institutes for the purpose of presenting, to individuals charged with carrying on the program for establishing family farms, (a) an over-all picture of the present situation with reference to the family farm, (b) an understanding of the difficulties that must be faced, and (c) the methods by which the local church can assist in the solution of those problems.
3. To encourage and aid local churches in evaluating tenure conditions that will likely exist in their community after the war. Accomplishment of this would involve (a) determining the number of veterans and war workers who will return to the community, (b) ascertaining what increase in number of family farms is possible and desirable, and (c) discovering, where additional jobs will be needed, the opportunities for agricultural labor and off-the-farm employment.
4. To appoint advisory committees who would, through cooperation with local agencies, assist with farm placement. Capable persons desiring to farm will require guidance concerning (a) the facilities that are available for establishing a family farm, (b) the selection of a farm appropriate to their means and needs, and (c) the tenure arrangements that would be most satisfactory.
5. To encourage each denomination, through its rural-life staff, to initiate in several rural churches in various sections of the country a program for establishing more family farms and, where feasible, to encourage the use of church funds for this purpose.

— M. R. Zigler, Chairman
Paul L. Vogt
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Marshall Harris
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Secretary

to establish family farms for themselves and their children. Thus, while the potency of the first church gradually declined, that of the second increased steadily.

A change in land ownership usually has a more deleterious effect on the community. Often the land passes from ownership by church-goers into the hands of non-church groups, with absentee landlords controlling much of the acreage. An accompanying spiritual, cultural, economic, and moral decline usually follows, and community disintegration is inevitable. A church, meanwhile, is increasingly handicapped in its efforts to serve. Therefore, it seems advisable that the rural church encourage its people to buy and operate family-sized farms.

A Family Farm

The family farm, as we conceive it, has four major characteristics: first, it is one on which the operator and his family perform all of the labor except in peak seasons; secondly, its basic natural resource--the soil--is conserved for future generations, and its buildings are adequately and fully maintained; thirdly, it supplies the farm family with the livelihood necessary for an acceptable level of living and a satisfying way of rural life; fourthly, it is one that produces efficiently the food and fiber required by the nation. The family farm may be either owner- or tenant-operated, but the way of progress toward full and free ownership must be kept open. Furthermore, the proportion of tenancy must be reduced drastically.

The Situation

What is happening to the traditional American ideal of farm home ownership? What opportunities do our young men and women have today of becoming established on family farms?

Although aid and encouragement have been given for developing owner-operation of land in family-sized units, the proportion of such farms has become less. Unfortunately, the price of land in many localities has now increased beyond its long-time productive value, and indications are that land prices will continue to rise for a year or two following the war. Rigid purchase contracts calling for large fixed payments may also increase the difficulty of purchasing family farms. The reoccupancy of submarginal land by industrial workers and returning servicemen may likewise prove disastrous.

As during World War I, unsound land-settlement projects are being promoted in some sections of the country, particularly on poor land and in cut-over woodland areas. Many prospective settlers among returning veterans and war workers may lose their savings unless they are given guidance in purchasing farms of adequate size and productivity. Following the war, opportunities for young men and women to get started in farming will be available within, and adjacent to, already established farming communities, especially on farms now operated by men wishing to retire. Because of the present emergency, approximately 220,000 farmers who otherwise would have retired are still operating farms; in addition, an estimated 50,000 farmers normally retire each year.

Unconscionable leasing arrangements may add to the insecurity with which new farm families hold their rented land. The terms of most leases do not give the tenant sufficient security of occupancy to encourage him to operate the farm efficiently and to maintain its productivity. Too frequently he is handicapped by inadequate and ill-adapted improvements. Often the rent is determined by community custom instead of being based on the productivity of the particular farm.

offer of equity rather than merely to turn the farm on the market, adding to the present confusion. The nonfarmer wishing to make an investment would find it a rewarding experience to buy a farm, where one can still be found moderately priced, and transfer it to a worthy couple by a rental payment plan which provides an even income for the seller and a home for the buyer.

Humanly enough we have developed rigid patterns of "ownership" and "rights" which appear far removed in some instances from the high purposes of the Creator. Individual land holdings vary in size from less than an acre to one and one-half million acres. Degree of tenure varies from the status of the migrant worker, moving his family from crop to crop, to the urban investor who may hold vast tracts of land more or less as an outdoor sport. In one typical state we found over twelve different methods for renting land to those who had none. An extreme case is that of a tenant who reared a family and paid rent on the same place for thirty-eight years. He will soon lay down his tools with no hope of ever having any land to call his own. His landlord says he is a good tenant. One is at a loss to know just what might be said in regard to the landlord whose "good tenant" for thirty-eight years comes out at the same place from which he started. A limited amount of tenancy is essential and it serves a useful purpose for many. But too much tenancy, or tenancy that does not lead to ownership after a reasonable time, must be avoided. The rural church can perform a useful service by lending its influence and support to equitable forms of homes. There is probably no single method for solving this problem but with many working together ways will be found.

It is often the long and uncertain road to home ownership rather than the desire for an easier life which turns many young people from rural communities. A certain amount of fine sentiment has always surrounded agriculture. With its essential nature and association with some of the spiritual qualities of life it is natural and well that this should be. But no rural life effort is complete unless we take account of certain inequities which are pushing many people off the land.

II

A FAMILY FARM PROGRAM FOR THE RURAL CHURCH*

By the Commission on Land Tenure of the
National Convocation on the Church in Town and Country

Familiar are the vestiges of a once flourishing rural church--many of its members having deserted the community and its inaction lacking appeal to newcomers. In southern Indiana stands such a church. Seventy-five years ago it claimed, through attendance and membership, almost everyone for miles around. Then, it was a strong and vigorous force for good; today, with diminished numbers, its atrophied strength exerts no appreciable influence on the community. The effectiveness of this rural institution began to decline when a homogeneous religious group moved into the community and organized its own church, which served well the rural people and now boasts over 600 members who worship in a beautiful and adequate edifice.

What brought about such a reversal in fortune?

Members of the older church little realized the desirability and necessity for maintaining ownership of family farms, which were readily sold to the more recent arrivals. The second group, sensing the importance of farm home ownership, proceeded

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